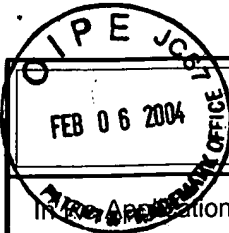


3624



**TRANSMITTAL LETTER**  
(General - Patent Pending)

Docket No.  
8614.61

In Reply, Application Of: **Blake L. Reynolds**

Serial No. 10/039,905	Filing Date January 4, 2002	Examiner Geoffrey R. Akers	Group Art Unit 3624
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Title: **SYSTEMS AND METHODS FOR ADVANCING COLLECTIONS ON UNPAID DEBTS**

TO THE COMMISSIONER FOR PATENTS:

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FEB 11 2004  
**GROUP 3600**

Transmitted herewith is:

- Response to Office Action (13 pages)
- Acknowledgment Postcard

in the above identified application.

- ☒ No additional fee is required.
- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. **500843** as described below.
  - ☐ Charge the amount of \_\_\_\_\_
  - ☒ Credit any overpayment.
  - ☒ Charge any additional fee required.

*Signature*

Dated: February 3, 2004

**Michael F. Krieger**  
Attorney for Applicant  
Attorney Registration No. 35,232  
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I certify that this document and fee is being deposited on <u>Feb. 3, 2004</u> with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
<i>Signature of Person Mailing Correspondence</i>	
<b>Michael F. Krieger</b>	
<i>Typed or Printed Name of Person Mailing Correspondence</i>	

CC:



PATENT APPLICATION  
Docket No.: 8614.61

*g/18/04*  
*11/B*  
*NE*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: )  
 )  
Blake L. Reynolds )  
 )  
Serial No.: 10/039,905 ) Art Unit  
 ) 3624  
Filed: January 4, 2002 )  
 )  
For: SYSTEMS AND METHODS FOR ADVANCING )  
COLLECTIONS ON UNPAID DEBTS )  
 )  
Examiner: Geoffrey R. Akers )

RESPONSE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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FEB 11 2004  
**GROUP 3600**

Dear Sir:

The following correspondence is responsive to the Office Action mailed December 11, 2003 in connection with the above-referenced application. This Response addresses every rejection set forth therein, thus placing the application in condition for allowance.